

Attorney Docket No. 14981

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)

CHRISTOPHER L. CAGAN)For: METHOD FOR MORTGAGE)
FRAUD PREVENTION)

Serial No.: Unassigned

Filed: Unassigned

Examiner: Unassigned

MAIL STOP NEW APPLICATION
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**INFORMATION DISCLOSURE STATEMENT**

Dear Sir or Madam:

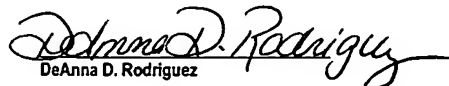
Applicant submits herewith a list, and corresponding copies, of patents of which applicant is aware that applicant believes may be material to the examination of this application and in respect of which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made (37 C.F.R. 1.97(g)), an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists (37 C.F.R. 1.97(h)). The filing of this Information Disclosure Statement shall not be construed as an admission against interest in any manner.

CERTIFICATE OF MAILING

I hereby certify that this document and every paper referred to herein as being enclosed, is being deposited this date by

- ☒ Express Mail No. EV 147809473 US by placing a copy in an Express Envelope with postage affixed addressed to:
☐ First Class Mail by placing a copy in an Envelope with postage affixed addressed to:

MAIL STOP NEW APPLICATION
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450and depositing the envelope with the U.S. Postal Service on November 14, 2003
DeAnna D. Rodriguez

The person supplying this information is the below-signed practitioner and the information supplied herein is from his files.

Without prejudice or implication, Applicants direct the Examiner's attention to:

United States Patent and Patent Publication Nos.:

1	US 6,505,176 B2	James R. DeFrancesco, Jr.	01/07/2003
2	5,193,056	R. Todd Boes	03/09/1993
3	US 6,587,841 B1	James DeFrancesco, et al.	07/01/2003
*	*****	* End of List *	****

Foreign Patent Nos.: None Cited

Non-Patent Documents:

4	US 2002/0099650 A1	James A. Cole	07/25/2002
5	US 2002/0133371 A1	James A. Cole	09/19/2002
6	US 2003/0036995 A1	Jeffrey M. Lazerson	02/20/2003
7	US 2003/0036996 A1	Jeffrey M. Lazerson	02/20/2003
8	US 2003/0149658 A1	Doug Rossbach, et al.	08/07/2003
9	US 2003/0149659 A1	John Thomas Danaher, et al.	08/07/2003
10	MBA's First Fraud Awareness Seminar: "Detecting Fraud in the Mortgage Process"	Mortgage Bankers Association of America	08/15/2000
11	Freddie Fights Fraud with Technology Score Helps Identify Inflated Property Values	Mortgage Bankers Association of America	03/15/2002
12	Fraud on the Rise Advantage Credit Finds 23% of Brokers Surveyed Received Fraudulent Loan Applications	Inman News Features	09/17/2002
13	City in Flames Atlanta Fraud Network Responsible for More than \$100 Million in Losses	Sam Garcia, MortgageDaily.com	11/14/2002
14	Fraud Flips National Phenomenon A Look at Mortgage Fraud Schemes	Christy Robinson, MortgageDaily.com	12/09/2002
15	Pre Funding and your Business!	Lisa Binkley and Penny Paplanus	01/31/2003- 08/01/2003

The Information Disclosure Statement submitted herewith is being filed within three months of the filing date of the application or before the mailing date of the first Office Action on the merits.

Respectfully submitted,

KLEINBERG & LERNER, LLP



Finn T. Simmens
Reg. No. 40,174
Attorneys for Applicant

Dated: Nov. 13, 2003

KLEINBERG & LERNER, LLP
2049 Century Park East, Suite 1080
Los Angeles, California 90067
Telephone: (310) 557-1511
Facsimile: (310) 557-1540

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	Unassigned
				Filing Date	Unassigned
				First Named Inventor	Christopher L. Cagan
				Group Art Unit	Unassigned
				Examiner Name	Unassigned
Sheet	2	of	2	Attorney Docket Number	241146.14981

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	FOREIGN PATENT DOCUMENTS	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³ Number ⁴ Kind Code ⁵ (If known)				
			none cited			

NON-PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	AUTHOR, title, publication, date, page, vol., issue, no., publisher, city, country				T ⁶
	4	US 2002/0099650 A1		James A. Cole	07/25/2002	
	5	US 2002/0133371 A1		James A. Cole	09/19/2002	
	6	US 2003/0036995 A1		Jeffrey M. Lazerson	02/20/2003	
	7	US 2003/0036996 A1		Jeffrey M. Lazerson	02/20/2003	
	8	US 2003/0149658 A1		Doug Rossbach, et al.	08/07/2003	
	9	US 2003/0149659 A1		John Thomas Danaher, et al.	08/07/2003	
	10	MBA's First Fraud Awareness Seminar: "Detecting Fraud in the Mortgage Process"		Mortgage Bankers Association of America	08/15/2000	
	11	Freddie Fights Fraud with Technology Score Helps Identify Inflated Property Values		Mortgage Bankers Association of America	03/15/2002	
	12	Fraud on the Rise Advantage Credit Finds 23% of Brokers Surveyed Received Fraudulent Loan Applications		Inman News Features	09/17/2002	
	13	City in Flames Atlanta Fraud Network Responsible for More than \$100 Million in Losses		Sam Garcia, MortgageDaily.com	11/14/2002	
	14	Fraud Flips National Phenomenon A Look at Mortgage Fraud Schemes		Christy Robinson, MortgageDaily.com	12/09/2002	
	15	Pre Funding and your Business!		Lisa Binkley and Penny Paplanus	01/31/2003- 08/01/2003	
	*	***		***End of List ***	***	

*EXAMINER: Initial if reference considered, whether or not citation is not conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

